

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Alaina E. Zajac**  
**fka Alaina E. Whetzel**  
Debtor(s)

Bankruptcy Case No.: 20-23010-GLT  
Issued Per Dec. 7, 2020 Proceeding  
Chapter: 13  
Docket No.: 18 - 5  
Concil. Conf.: April 29, 2021 at 09:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 13, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Apr. 29, 2021 at 09:30 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: December 8, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Alaina E. Zajac  
Debtor(s)

Case No. 20-23010-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 08, 2020

User: jhel  
Form ID: 149

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2020:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Alaina E. Zajac, 4478 3rd Street, Bethel Park, PA 15102-2958  |
| cr       | + Municipality of Bethel Park, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101         |
| 15302279 | + Ally Financial, c/o Central Credit Services, 9550 Regency Square Blvd., Suite 500 A, Jacksonville, FL 32225-8116                          |
| 15302280 | + Barclay's Bank of Delaware, 125 South West Street, Wilmington, DE 19801-5014  |
| 15302289 | + Creditech Collection Solutions, PO Box 99, Bangor, PA 18013-0099  |
| 15302292 | + DNF Associates, 2351 N Forest Road, Suite 110, Getzville, NY 14068-9902   |
| 15302295 | + First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145   |
| 15302296 | + First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524   |
| 15307673 | + Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037   |
| 15302303 | + Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007  |
| 15302305 | + Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238   |
| 15302307 | + Milestone, PO Box 84059, Columbus, GA 31908-4059  |
| 15312082 | + Municipality of Bethel Park, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101 |
| 15304719 | + Navient Solutions, LLC on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147  |
| 15302320 | Quest Diagnostics, Po Box 740717, Cincinnati, OH 45274-0717   |
| 15302322 | Saint Clair Medical Services, Po Box 1870, Cary, NC 27512-1870  |
| 15302324 | + South Hills Radiology Associates, Po Box 3425, Pittsburgh, PA 15230-3415  |
| 15302325 | + Target, Po Box 673, Minneapolis, MN 55440-0673  |
| 15302326 | + Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475   |
| 15302329 | Windham Professionals, Inc., 380 Main Street, Salem, NH 03079-2412  |

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/Text: kburkley@bernsteinlaw.com                | Dec 09 2020 03:20:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 09 2020 03:38:24 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 15302278 | + Email/Text: ally@ebn.phinsolutions.com               | Dec 09 2020 03:19:00 | Ally Financial, PO Box 380901, Bloomington, MN 55438-0901  |
| 15302283 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com     | Dec 09 2020 03:39:56 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 15302281 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com     | Dec 09 2020 03:39:56 | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281   |
| 15302285 | + Email/Text: bankruptcy@firstenergycorp.com           | Dec 09 2020 03:20:00 | Collection Services Center, 839 5th Avenue, New Kensington, PA 15068-6303  |
| 15302287 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Dec 09 2020 03:20:00 | Comenity Capital/Davids Bridal, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125                            |
| 15302286 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Dec 09 2020 03:20:00 | Comenity Capital/Davids Bridal, Po Box 182120,   |

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|----------|--|----------------------|---|
|          |  |                      | Columbus, OH 43218-2120   |
| 15302288 | Email/PDF: creditonebknottifications@resurgent.com   | Dec 09 2020 03:38:23 | Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873   |
| 15302290 | + Email/Text: kthompson@crowndasset.com              | Dec 09 2020 03:20:00 | Crown Asset Management LLC, 3100 Breckenridge Blvd. Suite 725, Duluth, GA 30096-7605                                      |
| 15302291 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Dec 09 2020 03:20:00 | David's Bridal/Comenity Bank, PO Box 659707, San Antonio, TX 78265-9707   |
| 15302293 | + Email/Text: bdsupport@creditmanagementcompany.com  | Dec 09 2020 03:20:00 | Dr. Edward Kaliman, c/o Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956                        |
| 15302294 | Email/Text: data_processing@fin-rec.com              | Dec 09 2020 03:19:00 | Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908  |
| 15302297 | + Email/Text: GenesisFS@ebn.phinsolutions.com        | Dec 09 2020 03:21:00 | Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401   |
| 15302298 | Email/Text: JCAP_BNC_Notices@jcap.com                | Dec 09 2020 03:20:00 | Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303   |
| 15302299 | Email/Text: JCAP_BNC_Notices@jcap.com                | Dec 09 2020 03:20:00 | Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303                                 |
| 15302301 | + Email/Text: PBNCNotifications@peritussservices.com | Dec 09 2020 03:19:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043                                      |
| 15302300 | + Email/Text: PBNCNotifications@peritussservices.com | Dec 09 2020 03:19:00 | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115  |
| 15302302 | Email/PDF: resurgentbknottifications@resurgent.com   | Dec 09 2020 03:38:26 | LVNV Funding LLC, PO Box 10584, Greenville, SC 29603-0584   |
| 15305147 | Email/PDF: resurgentbknottifications@resurgent.com   | Dec 09 2020 03:38:26 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                                    |
| 15306426 | Email/PDF: pa_dc_claims@navient.com                  | Dec 09 2020 03:38:24 | NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640                                   |
| 15302312 | + Email/PDF: pa_dc_claims@navient.com                | Dec 09 2020 03:41:37 | Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640   |
| 15302311 | + Email/PDF: pa_dc_claims@navient.com                | Dec 09 2020 03:38:24 | Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640   |
| 15302308 | + Email/PDF: pa_dc_claims@navient.com                | Dec 09 2020 03:41:37 | Navient, Po Box 9500, Wilkes Barre, PA 18773-9500   |
| 15302309 | + Email/PDF: pa_dc_claims@navient.com                | Dec 09 2020 03:41:37 | Navient, Po Box 9655, Wilkes Barre, PA 18773-9655   |
| 15302314 | Email/Text: ext_ebn_inbox@navyfederal.org            | Dec 09 2020 03:21:50 | Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000   |
| 15302315 | + Email/Text: ext_ebn_inbox@navyfederal.org          | Dec 09 2020 03:21:50 | Navy Federal FCU, One Security Place, Merrifield, VA 22119-0001   |
| 15302318 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 09 2020 03:41:36 | Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502   |
| 15302319 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 09 2020 03:39:58 | Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502   |
| 15302316 | + Email/Text: paparalegals@pandf.us                  | Dec 09 2020 03:21:00 | Patenaude & Felix, 501 Corporate Drive, Southpointe- Suite 205, Attn: Gregg L. Morris, Esquire, Canonsburg, PA 15317-8584 |
| 15302317 | Email/PDF: gecsed@recoverycorp.com                   | Dec 09 2020 03:39:54 | Paypal Credit, c/o Synchrony Bank, Po Box 965003, Orlando, FL 32896-5003  |
| 15318858 | + Email/Text: JCAP_BNC_Notices@jcap.com              |                      |   |

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|           |   | Dec 09 2020 03:20:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 15315084  | Email/Text: bnc-quantum@quantum3group.com           | Dec 09 2020 03:20:00 | Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788      |
| 15302321  | + Email/PDF: resurgentbknotifications@resurgent.com | Dec 09 2020 03:40:00 | Resurgent Capital Services, C/o Resurgent Capital Services, Pob 10497, Greenville, SC 29603-0497      |
| 15302323  | Email/PDF: gecsed@recoverycorp.com                  | Dec 09 2020 03:38:19 | Sam's Club, c/o Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003                                 |
| 15302860  | + Email/PDF: gecsed@recoverycorp.com                | Dec 09 2020 03:41:32 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021          |
| 15302327  | Email/PDF: gecsed@recoverycorp.com                  | Dec 09 2020 03:41:31 | TIJ Rewards, c/o Synchrony Bank, Po Box 965016, Orlando, FL 32896-5016                                |
| 15302328  | Email/PDF: gecsed@recoverycorp.com                  | Dec 09 2020 03:38:19 | Walmart, c/o Synchrony Bank, Po Box 965023, Orlando, FL 32896-5023                                    |
| TOTAL: 38 |   |                      |   |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Pingora Loan Servicing, LLC  |
| 15302284 | *+            | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285               |
| 15302282 | *+            | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281                                 |
| 15302304 | *+            | Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007 |
| 15302306 | *+            | Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238                            |
| 15302313 | *+            | Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640                        |
| 15302310 | *+            | Navient, Po Box 9655, Wilkes Barre, PA 18773-9655  |

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2020 at the address(es) listed below:

| Name            | Email Address  |
|-----------------|--|
| Brian Nicholas  | on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com              |
| Jeffrey R. Hunt | on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com cnoroski@grblaw.com |

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Kenneth Steidl

on behalf of Debtor Alaina E. Zajac julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st  
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Maria Miksich

on behalf of Creditor Pingora Loan Servicing LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7